



Order Filed on December 10, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

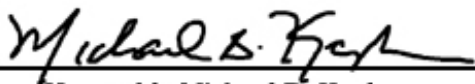
UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 dcarlon@kmlawgroup.com Attorneys for Secured Creditor PNC Bank, National Association
In Re: Debra S. Shapiro Debtor.

Case No.: 20-10457 MBK
Adv. No.:
Hearing Date: 6/10/2020 @ 10:00 a.m.
Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: December 10, 2020



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Page 2

Debtors: Debra S. Shapiro

Case No.: 20-10457 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor Specialized Loan Servicing LLC, holder of a mortgage on real property located at 812-814 Old York Road, Raritan Boro, NJ, 08869, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Kirsten B. Ennis, Esquire, attorney for Debtor, Debra S. Shapiro, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the arrearage claim of Secured Creditor (Claim #7) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Debra S Shapiro
Debtor(s)

Case No. 20-10457-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 10, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2020:

Recip ID	Recipient Name and Address
db	+ Debra S Shapiro, 814 Old York Road, Raritan, NJ 08869-1706

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian E Caine	on behalf of Creditor M&T Bank bcaine@parkermccay.com BKcourtntices@parkermccay.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frances A Tomes	on behalf of Creditor Dean Hecker ftomes@tomeslawfirm.com Sharisma@tomeslawfirm.com;monikam@tomeslawfirm.com;tomesfr92561@notify.bestcase.com
Frances A Tomes	on behalf of Creditor Estate of Marlene Hecker ftomes@tomeslawfirm.com Sharisma@tomeslawfirm.com;monikam@tomeslawfirm.com;tomesfr92561@notify.bestcase.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Dec 10, 2020

Form ID: pdf903

Total Noticed: 1

Kirsten B. Ennis

on behalf of Debtor Debra S Shapiro pacerecf@ennislegal.com r53278@notify.bestcase.com

Lynn Therese Nolan

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecfnofices@grosspolowy.com, lnolan@grosspolowy.com

Maria D. Ramos-Persaud

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mramos-persaud@grosspolowy.com,
ecfnofices@grosspolowy.com

Melissa N. Licker

on behalf of Creditor M&T Bank NJ_ECF_Notices@mccalla.com mcallaefcf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10